

# Qualifying Mid-Year Events (QME) – Birth, Adoption, or Placement for Adoption

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## **When can an employee/retiree request addition of a family member due to birth, adoption, or placement for adoption?**

If the employee/retiree submits a request to enroll a newly-eligible family member within 60 days after the birth, adoption, or placement for adoption, the change in membership (if applicable) will be effective the first of the month in which the event takes place. The following documentation should be obtained and placed in the employee's file:

- For the birth of a child, the BA should obtain a copy of the birth certificate or other documentation validating the date of birth.
- For adoption or placement for adoption, the BA should obtain court orders documenting the adoption or placement. **NOTE: DHRM must approve all pre-adoptive agreements.**

Corresponding Flexible Spending Account (FSA) requests will be effective the first of the month following receipt of the FSA election request.

Due to a membership increase, adding a child to coverage will often result in a premium increase. However, if family membership already exists, the premium will not increase, and the child can be added at any time retroactive to the date of birth or adoption, not to exceed 12 months.

## **Pro-Adoptive Agreements**

A pre-adoptive agreement is a document that states an authoritative body (such as a court of law, a licensed adoption agency, or DSS) is placing a child in the home of an individual under the supervision of that authority. The authority oversees the placement.

Children who are placed for adoption under a private arrangement will not be deemed eligible for coverage under a state employee's membership until a court of law transfers legal custody to the prospective adoptive parent(s). The court of law serves as the authoritative entity in the case of a private pre-adoptive placement.

DHRM must determine that a pre-adoptive agreement meets uniform eligibility standards. This determination is made at the sole discretion of the DHRM, which must review all related documents and authorize the enrollment of the child before coverage is effective.

A child who is adopted or is living with the employee under a formal pre-adoptive agreement (which has been approved by DHRM for the purpose of determining eligibility) will be eligible for coverage effective the actual date of adoption or pre-

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adoptive placement. As with adding newborns, the membership change will be effective on the date of the event.

Under the Health Insurance Portability and Accountability Act, employees may enroll themselves and other eligible family members when there is a birth, adoption, or placement for adoption of a child based on the HIPAA Special Enrollment. Although the effective date in the eligibility system will reflect the first of the month of the event, coverage is actually available starting on the date of the event.

In some cases an employee or retiree may want coverage for a child who is adopted or placed for adoption to be effective the first of the month following the adoption or placement for adoption event. The plan will allow this election if the employee or retiree can provide documentation that the child has other coverage during the month of the event if such election is still made within 60 days of the event.